Curriculum Vita

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Twenty-seven years experience in the Financial Services and Information Technology Industries. Accomplishments utilised knowledge of financial evaluation, technological development, operations research and banking. Consistently contributes to improvement of shareholder value.

Employment History

- *1993 to Present* -- Berkeley*IEOR, President
  Founded company, provides consulting services specialising in large scale decision support systems and analyst empowerment. Develops applications using detailed risk adjusted profit measurement processes. Lectures on performance measurement topics and uses of data warehousing technology in the Financial Services Industry.

- *1995 to 2001* -- NCR, Global Solution Consultant
  Key member of Customer Relationship Management initiative and product line development for the Financial Services Industry. Presented and consulted solutions to NCR's banking customers world-wide. Work included solution design, funds transfer pricing concepts, costing methods, data modelling, profit measurement theory, customer implementation, development specification and solution testing.

- *1993 to 1996* -- Barclays Bank, Data Warehouse Consultant
  Advised executive management on uses of large scale decision support opportunities using Teradata technology. Worked with Group Treasury and Group Portfolio Management to establish a sound decision support environment providing immediate and strategic value. Deliverables included: customer segmentation, maturity profiles, risk v. return portfolio analysis, analyst training and development.

- *1992 to 1993* -- WhiteLight Systems, Consultant
  Founding member of company. Beta tested software in a business consultant role, helping create a customer's "off-shore" strategic plan, including the consolidation and long term plan for 50+ full or partially owned foreign subsidiaries plus new investments and divestments.

- *1976 to 1992* -- Bank of America, Vice President & Sr. Manager of Finance
  Analytical corporate level roles including: mergers & acquisitions, performance measurement policies, asset sales and servicing, long term capital planning, capital investment analysis, tax planning, funds transfer pricing, budget and planning, and management science projects (e.g., credit scoring, check sorting, mail and courier routing, mainframe replacement, premises planning and customer retention.)

Education

- University of California at Berkeley, School of Engineering, Masters of Science in Industrial Engineering and Operations Research; 1976

- Claremont Men's College, Bachelor of Arts in Applied Mathematics; 1975

EXHIBIT A

Work Products

Decision Support Systems

- FFAPM™ invention
- funds transfer pricing methodology
- liability mark-to-market accounting
- customer relationship tracking
- investment decision analyser
- loan profitability measurement tools
- three generations of corporate planning and budgeting processes
- two generations of transfer pricing accounting processes
- daily settlement risk and liquidity monitoring & valuing
- interest rate forecasting tool development
- tax position forecasting tool development
- check processing volume forecasting
- loan and credit card loss methodology, scoring and research
- cash and regulatory reserve position forecasting and control
- foreign exchange dealer support system design

Financial Analysis

- debt/equity transaction evaluations
- litigation reserve estimations
- product profitability analyses
- cost accounting methodology
- incentive stock option evaluation
- employee benefit costing

Capital Budgeting

- over 35, $5 million+ capital investment decision financial reviews of:
- branch automation
- premises acquisition
- mainframe investments
- business acquisition/ divestment
- corporate-wide investment expenditure policy and control
- premises planning and investment optimisation
- lease-buy fixed asset acquisition decision support
- computer technology procurement financial review

Asset Backed Securities

- negotiated and managed the sale and servicing of $1.3 billion of automobile receivables
- managed tax receivable sale, $77 million private placement
- asset value adjusted preferred stock (NYSE: BAC pfd. C) transaction support

Merger & Acquisition

- SeaFirst Corporation merger financial evaluation
- 50+ deposit base evaluations, public and private purchases by Bank of America
- Security Pacific Corporation merger retail liability base evaluation
- Managistics payroll services acquisition evaluation
- Decimus Computer Leasing Corporation divestment
- AT&T, Chemical & Bank of America electronic banking partnership development
- Bank of America, Canada consolidation financial analyst

Operations Research

- credit scoring research and tracking development
- courier routing (transportation model heuristic)
- mail room work flow optimisation
- float optimisation in check processing
- customer retention estimation using renewal theory

Strategic Planning

- bank liability base deregulation financial strategy development
- branch bank functional reengineering financial modelling
- technology direction financial evaluation and methodology
- bank item processing evolution strategy financial evaluation

Tax Planning

- tax room measurement and control
- tax position optimisation
- accounting impact analyses (e.g., new regulations or litigation reserve estimation)

Planning

- consolidated corporate plan analyses, three annual budget cycles
- strategic business unit annual plan review, two budget cycles
- econometric sensitivity analyses
- earnings sensitivity modelling under different interest rate and credit loss scenarios
- budget variance reporting and analyses

Long Term Planning

- capital planning using Monte Carlo and linear programming
- dividend modelling and decision support
- debt/preferred stock/common stock structuring analysis

Direct Supervision

- workflow consulting projects: two management scientists
- capital budgeting r views: three financial analysts
- loan sales servicing: one analyst and one systems analyst
- intangible accounting and valuation: two financial consultants
- foreign exchange dealer control: two control officers

Project Management

- financial tasks: teams of two to fifteen officers and analysts one week to six months
- systems development: project manager of five large scale IT development efforts
- asset sales servicing: matrix managed four geographically dispersed loan servicing centres

Technical Experience

- Operating Systems: MS-DOS v3.x & 4; Windows v3.0a & 3.1 & 9x & 2000 & NT; OS/2 1.x & 2.0; MP-RAS; Linux; VM/CMS; VP/CSS; TPF/ACP; MacOS v6, 7, 8, 9& X; InGrid; TOS; and EXEC.
- Database Management Systems; Teradata; Sybase; Oracle; Nomad; Versant, {IDEF - Data Modelling.}
- Programming Languages: SQL x, TQL; TSQL; SQL-Plus; Object-C; C-Shell; Unix tools (BSD4.3 & NFS); Nomad; REXX; FORTRAN; PL/I; APL; RPG; System 360 Assembler/Macro; Lotus; Excel; Javelin; Mesa; Paradox PAL; and Improv.
- Hardware: NCR/Teradata Worldmark & DBC/1012; IBM PS/2 and PC compatibles (Wintel); NeXTStep; IBM Systems 360/70, 36, & 3090; Digital PDP-8 & 11; Sperry Univac 1108; Apple Lisa, Macintosh, PowerBook, iMac, G4; and Grid Compass.